

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

HAROLD K. SHAFFER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:16-23398

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/12/2016 and confirmed on 11/22/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		85,455.00
Less Refunds to Debtor	1,091.85	
TOTAL AMOUNT OF PLAN FUND	84,363.15	

Administrative Fees			
Filing Fee	0.00		
Notice Fee	0.00		
Attorney Fee	5,095.25		
Trustee Fee	4,047.69		
Court Ordered Automotive Insurance	0.00		
TOTAL ADMINISTRATIVE FEES	9,142.94		

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOAI	0.00	37,495.47	0.00	37,495.47
	Acct: 8780				
	QUICKEN LOANS LLC FKA QUICKEN LOAI	10,813.92	10,813.92	0.00	10,813.92
	Acct: 8780				
	SUPERVALU	0.00	0.00	0.00	0.00
	Acct:				
	SUPERVALU	0.00	0.00	0.00	0.00
	Acct:				
					48,309.39

Priority					
	DANIEL R WHITE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	HAROLD K. SHAFFER	0.00	0.00	0.00	0.00
	Acct:				
	HAROLD K. SHAFFER	650.00	650.00	0.00	0.00
	Acct:				
	HAROLD K. SHAFFER	441.85	441.85	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC	3,500.00	3,500.00	0.00	0.00
	Acct:				
	DANIEL R WHITE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ZEBLEY MEHALOV & WHITE PC	1,595.25	1,595.25	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX5-21				
	INTERNAL REVENUE SERVICE*	2,321.56	2,321.56	0.00	2,321.56
	Acct: 5491				
	TRIAD FINANCIAL SERVICES CORP*	2,187.59	2,187.59	0.00	2,187.59
	Acct:				
	QUICKEN LOANS LLC FKA QUICKEN LOAI	700.00	700.00	0.00	700.00
	Acct: 8780				
	SANTANDER CONSUMER USA**	0.00	21,609.84	0.00	21,609.84
	Acct: 9800				
					26,818.99

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	MIDLAND FUNDING LLC	442.21	1.44	0.00	1.44
	Acct: 7565				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,697.90	8.76	0.00	8.76
	Acct: 0473				
	CAPITAL ONE BANK (USA) NA BY AMERIC	459.95	1.49	0.00	1.49
	Acct: 9842				
	LVNV FUNDING LLC, ASSIGNEE	2,469.11	8.01	0.00	8.01
	Acct: 9174				
	MIDLAND FUNDING LLC	1,156.21	3.76	0.00	3.76
	Acct: 8735				
	PREMIER BANKCARD LLC; JEFFERSON C	511.06	1.66	0.00	1.66
	Acct: 7420				
	LENDING CLUB CORP++	0.00	0.00	0.00	0.00
	Acct: 6831				
	LENDING CLUB CORP++	0.00	0.00	0.00	0.00
	Acct: 4524				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,013.46	3.29	0.00	3.29
	Acct: 7023				
	PORTFOLIO RECOVERY ASSOCIATES, LL	9,746.23	31.71	0.00	31.71
	Acct: 7676				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 7284				
	SPRINGLEAF FINANCIAL SVCS OF PA INC	0.00	0.00	0.00	0.00
	Acct: 6767				
	TEAMSTERS LOCAL #30 FCU*++	0.00	0.00	0.00	0.00
	Acct: 3002				
	MIDLAND FUNDING LLC	3,981.55	12.93	0.00	12.93
	Acct: 7082				
	PRA RECEIVABLES MANAGEMENT LLC - ,	5,132.58	16.70	0.00	16.70
	Acct: 0101				
	INTERNAL REVENUE SERVICE*	640.78	2.08	0.00	2.08
	Acct: 5491				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 7023				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOSHUA I GOLDMAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ADVANCED CALL CENTER TECHNOLOGII	0.00	0.00	0.00	0.00
	Acct: 7082				
	ASSOCIATED RECOVERY SYSTEMS	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 6281				
	RUSHMORE SERVICE CENTER	0.00	0.00	0.00	0.00
	Acct: 8481				
	VITAL RECOVERIES SVC	0.00	0.00	0.00	0.00
	Acct: 3364				
	VITAL RECOVERIES SVC	0.00	0.00	0.00	0.00
	Acct: 4220				
					91.83

TOTAL PAID TO CREDITORS

75,220.21

TOTAL CLAIMED

PRIORITY	5,209.15
SECURED	10,813.92
UNSECURED	28,251.04

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteevdpa.com

**IN THE UNITED STATES BANKRUPTCY COURT
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IN RE:

HAROLD K. SHAFFER

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:16-23398

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Harold K. Shaffer
Debtor

Case No. 16-23398-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db	+ Harold K. Shaffer, 713 Clay Road, South Connellsville, PA 15425-5416
14288079	Advanced Call Center Technologies, P.O. Box 9091, Gray, TN 37615-9091
14288085	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14288086	+ KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
14288092	Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117-5508
14288094	+ Teamsters Local #30 Federal Credit Union, 1217 Lewis Avenue, Jeannette, PA 15644-3108
14288095	Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Dec 28 2021 02:39:53	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	Email/PDF: rmscedi@recoverycorp.com	Dec 28 2021 02:39:35	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14302032	Email/Text: legal@arsnational.com	Dec 28 2021 02:40:00	ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
14288080	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:45	Best Buy Visa, P.O. Box 790441, Saint Louis, MO 63179-0441
14288081	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 02:39:51	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14294484	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 02:39:30	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14288082	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:55	Citi Diamond Preferred Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14288083	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 28 2021 02:41:00	Credit Collection Services, P. O. Box 773, Needham, MA 02494-0918
14288084	Email/PDF: creditonebknotifications@resurgent.com	Dec 28 2021 02:39:43	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14288085	Email/PDF: ais.fpc.ebn@aisinfo.com	Dec 28 2021 02:39:44	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14302033	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2021 02:40:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14329271	Email/PDF: resurgentbknotifications@resurgent.com	Dec 28 2021 02:39:36	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14288087	+ Email/Text: bk@lendingclub.com	Dec 28 2021 02:41:00	Lending Club Corporation, 71 Stevenson Street--Suite 300, San Francisco, CA 94105-2934

District/off: 0315-2

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 33

14288088	Email/PDF: gecsed@recoverycorp.com	Dec 28 2021 02:39:48	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14302739	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 28 2021 02:41:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14312580	Email/PDF: cbp@onemainfinancial.com	Dec 28 2021 02:39:28	ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
14288089	Email/PDF: cbp@onemainfinancial.com	Dec 28 2021 02:39:28	One Main Financial, P.O. Box 140489, Irving, TX 75014-0489
14288090	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14401052	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:43	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14347474	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:54	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14355156	+ Email/Text: JCAP_BNC_Notices@jcapi.com	Dec 28 2021 02:41:00	Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-7999
14311093	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 28 2021 02:41:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14288091	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 28 2021 02:41:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14288661	Email/PDF: rmscedi@recoverycorp.com	Dec 28 2021 02:39:35	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14288093	Email/PDF: cbp@onemainfinancial.com	Dec 28 2021 02:39:28	Springleaf Financial Services, Bankruptcy Department, P.O. Box 3251, Evansville, IN 47731-3251
14420665	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 28 2021 02:41:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14288096	Email/PDF: gecsed@recoverycorp.com	Dec 28 2021 02:39:40	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
14348760	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0315-2

User: gamr

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Date Recd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 33

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmllawgroup.com
Daniel R. White	on behalf of Debtor Harold K. Shaffer sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Joshua I. Goldman	on behalf of Creditor Quicken Loans Inc. jgoldman@kmllawgroup.com angelica.reyes@padgettlawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 7